

THE "KNOW-HOW" AND THE "WHEREWITHAL"

NOTE: For some FSA broadcasters, this script may be too long and therefore need cutting to fit the time allowed. Cut and make other revisions or adaptations as desired. Although written mainly for the County Supervisor, slight re-wording here and there will make it usable by the Home Supervisor.

ANNOUNCER: Say, Neighbor - not being personal - but did you ever get a little hard-up and borrow some money? Or did you ever lend money to someone else who was hard-up? Chances are, you've done one or the other, maybe both. If you were the borrower, you wanted to get the most good out of that loan. Or if you were the lender you expected your money spent wisely and paid back when promised, didn't you? What about you, Mr. _____?

FSA: Right, Mr. _____. I guess that goes for all of us.

ANN: Folks, Mr. _____ is from the Farm Security Administration, and I've invited him here to talk to us on a subject I think will interest anybody who ever borrowed any money or loaned any. As an FSA County Supervisor, he's in business for Uncle Sam. And he and Uncle Sam operate on a little plan they've found benefits both the lender and the borrower. It's called a "supervised credit" plan, isn't it?

FSA: Yes, "supervised credit." Not that I like to use that term, because it may sound a little technical or "high hat".

ANN: Or perhaps you're afraid people will think you lend a man some money and then tell him how to spend it.

FSA: Maybe that's it..... By supervision, we simply mean discussing people's problems with them, and helping them make plans for more profitable farming, and carry out those plans..... Wouldn't you be glad if someone helped you make more money or do your job better?

ANN: I certainly would. I'd think he was a "pretty nice guy"!But from a financial standpoint, you'd say supervision is your best security - the best assurance you have that a loan will be paid back?

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FSA: Yes, or you might say it's supervision that helps make our borrowers good credit risks.

ANN: 'And that also protects the Government's investment, I suppose.

FSA: You know I like to think of the Government's investment as your and my investment, Mr. _____. After all, it's partly your money and partly mine that's being loaned by FSA. We're among the taxpayers who are providing the credit, and we want it put to the best possible use and repaid.

ANN: In other words, we taxpayers hire men to look after our interests as a public trust. These men are farm specialists called supervisors, like yourself, and they see that our money is accounted for and does the most good for the people who borrow it.

FSA: True. That way it helps you, helps me, helps the Government.....and helps the folks who need it. I might say our borrowers are enthusiastic about the plan too. Quite a few claim supervision is more important than credit. I remember one farmer saying he hated to pay off his loan because then he wouldn't be entitled to any more help from the supervisors. And a farm woman said the thing she liked was that "you got so much more than just the money." She went on to say that she'd sold more eggs in three months than she'd sold the entire year before, simply because she'd learned how to take better care of her hens. And a farmer in Missouri, a man by the name of John Harris in Greene County, said he'd doubled milk production since he learned better ways of handling his dairy cows.

ANN: Those are very interesting testimonials, all right. If "The proof of the pudding is in the eating thereof," I'd say the way your families like taking advice proves you really help them..... So Mr. _____, while some agencies lend money, and others educate, you do both.

FSA: Yes, credit or educational work alone wouldn't help most of the people we serve. Since they come to us lacking security, they can't get the credit they need in turn to get security. And since many haven't had much formal education,

they can't take advantage of the educational opportunities they'd otherwise have
 ANN: So without the technical guidance you give along with credit, a family likely
 wouldn't improve its situation very much..... I see.

FSA: At least not permanently. Loans without supervision somehow don't get at the
 bottom of most low-income farmers' problems. Our plan of using both tools is
 the only method that's been found to get people on their feet and keep them
 there. Take the man who may have got a good start years ago but later met
 reverses of some kind. Or take the fellow just beginning - say a war veteran
 who has come back and wants to farm. Maybe he doesn't have enough capital to
 get started and also doesn't quite know how to go about getting set up.

ANN: If nobody's around for him to talk things over with when he wants to make
 plans or later when he runs into snags, he may get off on the wrong foot and
 give up before he's had a fair chance to make good.

FSA: That's the trouble. Of course he can talk to one of the farmers on the FSA
 County Committee. Or if he's on our FSA program, he has full claim to a farm
 specialist's attention. He has me, or some other county supervisor, to go to
 any time he gets into a tough spot.

ANN: That way he can get made-to-order assistance when he needs it, and have it
 individually applied, can't he?..... Ever refer people to other agencies,
 Mr. _____?

FSA: 'Often do. For example to Soil Conservation Service, Extension Service, the
 Public Health Service, or somewhere else wherever they can be served
 to best advantage.

ANN: FSA works with families entirely through you supervisors, doesn't it?

FSA: Yes, there are now about 3,500 of us - including home supervisors. Besides
 our training - or "book learning" as some call it - we've had firsthand
 experience with farming - real honest-to-goodness dirt farming. You see, when
 a farmer hasn't been able to make a go of it, or is making a new start, it takes
 a trained eye and trained judgment to discover his mistakes or problems and
 help him.

ANN: Speaking of trained judgment and a trained eye, Mr. _____, maybe that's why you call it "super - vision"..... super - vision, meaning to see into, see better - have vision that is "super".

FSA: Well, that's certainly what we need when we try to help families improve their way of living, Mr. _____.

ANN: Besides farm supervisors, you also have home supervisors.

FSA: Yes, our home economists help the farmer's wife. They're farm-trained too, and have an understanding of family and household problems.

ANN: You seem to consider good home management as important as good farm management.

FSA: No two ways about it. Take the matter of economizing and stretching the family income. There's an old saying that "A woman can throw out more with a teaspoon than a man can bring in with a shovel! It certainly helps if a woman can be saving and thrifty, such as by canning and storing food.

ANN: I guess farm women are like other women. Some can run their homes on much less money than others, and live better in the bargain. The difference is probably in their willingness to work hard -

FSA: And in their "know-how". It's the job of our home economists to get across the home know-how to farm women, just as we farm supervisors try to get across the farm know-how to men.

ANN: When you approve an application, the first thing you do is help a family make a farm plan, isn't it?

FSA: A farm and home plan, we call it, and it's the real starting point of supervision. Actually we make it before we grant a loan. We sit down with the man and his wife, and maybe the older children, and help them figure out what they need to do, and to get, to put their farm on a sound operating basis.

ANN: And after that, you lend them the money to put the plan into effect?

FSA: That's it. 'To buy the things they need to carry out their plan and to make the best use of their land, labor, abilities, and other resources. Then as we go along, we help them keep on the right track.....

ANN: In a manner of speaking, the loan is needed to make the plan work and the plan is what makes the loan secure. And helping the family stick to this plan both in the home and on the farm is the job of both supervisors.

FSA: Correct. It's also our job to see that any changes or adaptations are made in the plan to fit changing conditions, and to help the family reach its goal.

ANN: Of course you make trips to visit the farmer. You go out to check up on the family and see how they're getting along?

FSA: We make trips all right, Mr. _____, but not in the sense of check-ups. We go out to see if we can be of any assistance. Naturally some of our borrowers don't need as much help as others, so we divide our time accordingly. When we visit them, we make suggestions about crops or livestock or something else. One farmer may want to know how to vaccinate his hogs, somebody else to find out where he can get a certain piece of farm equipment, and still another how to build up his land.

ANN: Speaking of land, ever hear that quotation about "A good living comes from the land and by being good to it"?

FSA: I surely have, and it's a fact..... Then the home supervisor visits families too. When she goes out, farm women ask her a number of different questions. One may want to know how to use a pressure cooker and another why her canned corn spoiled. Others may want to find out how to make over some clothes for the children, what's ruining the tomato vines in the garden, how to persuade the hens to lay more eggs, how to build storage shelves, and all that kind of thing.

ANN: The more you talk, Mr. _____, the more I can see that your supervision doesn't mean "bossing people around". Instead you sort of team up

with them, form a kind of partnership, and then given them whatever guidance or technical advice they need. After that it's pretty much up to them.

FSA: That's the way we try to work. We only help families solve their problems.

We don't deal out the answers ready-made or tell them to "do thus and so."

ANN: You believe in helping people help themselves.....don't you?

FSA: Yes, if a supervisor did everything himself, we know he would only teach a family to be dependent. To our way of thinking, people must make decisions and solve problems - to learn how to make decisions and solve problems. Even though that may be a slow and faltering way at first, it pays in the long run.

ANN: FSA supervisors - whether men or women - are teachers in a sense, who try to get the people they work with to do things better than they did before to get better results. That it?

Exactly. Supervision really boils down to showing the farmer and his wife how to do a good job, how to be a better farm manager and home manager. We start where the people are and with what they have and what they know, and gradually help them improve old methods and learn new methods for doing things.

ANN: You'll probably never be able to measure the real value of this supervision, Mr. _____. No one could put a cash value on what it means when a family goes from the liability stage - shall I say? - to the asset stage.

FSA: No, that part of our work is something you can't measure in money. We know it's harder for some families to double a \$200 a year income, than for others to double a \$2,000 a year income. Family progress means much more than just the money..... But we're trying now to devise a way to estimate the value of such supervision in terms of fundamental improvements that make for sound operation, rather than just in terms of bigger earnings.

ANN: Well now, for a little summary, what would you say are some of the results of supervision, even though you can't measure all of them?

FSA: I'd say our borrowers earn more money, use better farming methods, get higher yields from their livestock and land, handle and market their farm produce to better advantage, improve their housing conditions, learn to raise more of their own food and feed crops, eat better, have better health, keep their children in school more of the time, take greater community responsibility and contribute more to the Nation's food supplies. Those are some of the results.

ANN: And all that's just as important now as it was during the war. What's more, it's going to remain important.

FSA: I might say that nearly a million small farmers have cooperated in our program since we started some ten years ago. That many have been given the "know-how" along with the "wherewithal", and about 375,000 have paid back their loans in full. More than that, many have been graduated now into the class of good risks and qualify for commercial credit - if they need credit at all.

ANN: Say, that's "good going" for folks who were such poor credit risks they couldn't get credit anywhere else..... And you have around half a million borrowers on your program now, you say.

FSA: Not quite that many. I'd say about 350,000. Around 3,500 of them are War II veterans - which we think is a sizeable number this soon after the war.

ANNOUNCER: You'll doubtless be having many more as more men are discharged from the service..... By the way, what about your farm ownership program - those 40-year loans you make to people to buy farms of their own?

FSA: Well, we have around 40,000 farm ownership borrowers at the present time, again including a number of veterans. Some families, who got only operating loans from us, have now been able to buy farms outside FSA. And thousands of the ones on our program are paid up far in advance. Besides that, more than 1,600 others have finished paying for their places entirely - some as many as 35 years ahead of time.

1. The first part of the report is devoted to a description of the work done during the year. It is divided into two main sections, the first of which deals with the work done in the laboratory, and the second with the work done in the field.

The first section of the report describes the work done in the laboratory. It is divided into three main parts, the first of which deals with the work done in the laboratory, the second with the work done in the field, and the third with the work done in the office.

The second section of the report describes the work done in the field. It is divided into three main parts, the first of which deals with the work done in the field, the second with the work done in the office, and the third with the work done in the laboratory.

The third section of the report describes the work done in the office. It is divided into three main parts, the first of which deals with the work done in the office, the second with the work done in the field, and the third with the work done in the laboratory.

ANN: Paying off 40-year loans in 5 years' time is remarkable! That's certainly getting ahead fast!

FSA: We believe supervision implies that FSA borrowers farm better, live better, and make bigger contributions to their communities than they did before.

ANN: "Farm better, live better, and make bigger contributions to their communities"

..... That's good. I'd say the thousands of families you've helped are

living proof that your supervised credit plan really works! Thanks, _____

_____ of the Farm Security Administration for being our guest today. (OR OTHER CLOSING REMARKS)

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